Fill in this information to identify the case:

Debtor1 Kia M. Callands

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania
(State)

Case number 19-16391-amc

Form 4100R
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Nationstar Mortgage LLC

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 6094

Property address: 6721 Kindred Street
Number Street

Philadelphia, PA 19149
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

[X] Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

[ ] Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: $___________

Part 3: Postpetition Mortgage

Check one:

[ ] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/______
MM/DD/YYYY

[X] Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) $1,503.00

b. Total suspense: - (b) $559.79

c. Total. Subtract line b from line a: (c) $943.21

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 05 / 01 / 2024
MM/ DD/ YYYY

Part 4: **Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

[X] all payments received;
[X] all fees, costs, escrow, and expenses assessed to the mortgage; and
[X] all amounts the creditor contends remain unpaid

Part 5: **Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

[ ] I am the creditor.
[X] I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Michelle L. McGowan
Signature

Date 7/1/2024

Print Michelle L. McGowan
First Name Middle Name Last Name

Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 13010 Morris Rd., Suite 450
Number Street

Alpharetta, GA 30004
City State ZP Code

Contact 470-321-7112

Email mimcgowan@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 1, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Kia M. Callands
6721 Kindred Street
Philadelphia, PA 19149

And via electronic mail to:

JEFFREY M. CARBINO
Leech Tishman Fuscaldo & Lampl
1007 N. Orange Street
Suite 420
Wilmington, DE 19801

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee
Office of the U.S. Trustee
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

By: /s/ Dena Eaves
Dena Eaves
deaves@raslg.com

Motion For Relief Information

Post-Petition Ledger

		Payment Changes		
Filed By:	Kia M. Callands 0			
Case Number:	19-16391	From Date	To Date	Total Amount
Filing Date:	10/10/19	1-Nov-19	1-Sep-20	$ 767.11
		1-Oct-20	1-Dec-20	$ 722.40
ayments in POC	$3,356.28	1-Jan-21	1-Dec-21	$ 721.15
rst Post Due Dat	11/01/19	1-Jan-22	1-Nov-22	$ 721.83
		1-Dec-22	1-Nov-23	$ 728.65
		1-Dec-23		$ 751.50
				$ -
				$ -

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance	Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied	Payment Suspense	LSAM BR Suspense Balance
				$ -				$ -	$ -
				$ -				$ -	$ -
				$ -				$ -	$ -
10/15/19	$785.88	11/01/19	$767.11	$ 18.77				$ 785.88	$ 785.88
11/14/19	$785.88	12/01/19	$767.11	$ 37.54				$ 785.88	$ 1,571.76
11/15/19				$ 37.54	$559.38	$226.50		$ (785.88)	$ 785.88
12/13/19	$767.11	01/01/20	$767.11	$ 37.54				$ 767.11	$ 1,552.99
12/16/19				$ 37.54	$559.38	$226.50		$ (785.88)	$ 767.11
01/09/20	$767.11	02/01/20	$767.11	$ 37.54				$ 767.11	$ 1,534.22
01/10/20				$ 37.54	$559.38	$226.50		$ (785.88)	$ 748.34
03/16/20	$767.11	03/01/20	$767.11	$ 37.54				$ 767.11	$ 1,515.45
03/17/20				$ 37.54	$559.38	$226.50		$ (785.88)	$ 729.57
04/13/20	$767.11	04/01/20	$767.11	$ 37.54				$ 767.11	$ 1,496.68
04/14/20				$ 37.54	$559.38	$226.50		$ (785.88)	$ 710.80
05/14/20	$767.11	05/01/20	$767.11	$ 37.54				$ 767.11	$ 1,477.91
05/15/20				$ 37.54	$559.38	$226.50		$ (785.88)	$ 692.03
06/11/20	$767.11	06/01/20	$767.11	$ 37.54				$ 767.11	$ 1,459.14
06/12/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 692.03
07/09/20	$767.11	07/01/20	$767.11	$ 37.54				$ 767.11	$ 1,459.14
07/10/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 692.03
08/06/20	$767.11	08/01/20	$767.11	$ 37.54				$ 767.11	$ 1,459.14
08/07/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 692.03
09/17/20	$767.11	09/01/20	$767.11	$ 37.54				$ 767.11	$ 1,459.14
09/18/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 692.03
10/15/20	$722.40	10/01/20	$722.40	$ 37.54				$ 722.40	$ 1,414.43
10/16/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 647.32
11/13/20	$722.40	11/01/20	$722.40	$ 37.54				$ 722.40	$ 1,369.72
11/16/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 602.61
12/10/20	$722.40	12/01/20	$722.40	$ 37.54				$ 722.40	$ 1,325.01
12/11/20				$ 37.54	$559.38	$207.73		$ (767.11)	$ 557.90
01/11/21	$721.15	01/01/21	$721.15	$ 37.54				$ 721.15	$ 1,279.05
01/12/21				$ 37.54	$559.38	$207.73		$ (767.11)	$ 511.94
02/05/21	$721.15	02/01/21	$721.15	$ 37.54				$ 721.15	$ 1,233.09
02/08/21				$ 37.54	$559.38	$207.73		$ (767.11)	$ 465.98
03/05/21	$721.15	03/01/21	$721.15	$ 37.54				$ 721.15	$ 1,187.13
03/08/21				$ 37.54	$559.38	$207.73		$ (767.11)	$ 420.02
04/01/21	$683.61	04/01/21	$721.15	$ -				$ 683.61	$ 1,103.63
04/02/21				$ -	$559.38	$207.73		$ (767.11)	$ 336.52
05/14/21	$721.15	05/01/21	$721.15	$ -				$ 721.15	$ 1,057.67
05/17/21				$ -	$559.38	$163.02		$ (722.40)	$ 335.27
06/25/21	$721.15	06/01/21	$721.15	$ -				$ 721.15	$ 1,056.42
06/28/21				$ -	$559.38	$163.02		$ (722.40)	$ 334.02
07/09/21	$721.15	07/01/21	$721.15	$ -				$ 721.15	$ 1,055.17
07/12/21				$ -	$559.38	$163.02		$ (722.40)	$ 332.77
08/06/21	$721.15	08/01/21	$721.15	$ -				$ 721.15	$ 1,053.92
08/09/21				$ -	$559.38	$161.77		$ (721.15)	$ 332.77
09/02/21	$721.15	09/01/21	$721.15	$ -				$ 721.15	$ 1,053.92
09/03/21				$ -	$559.38	$161.77		$ (721.15)	$ 332.77
09/30/21	$721.15	10/01/21	$721.15	$ -				$ 721.15	$ 1,053.92
10/01/21				$ -	$559.38	$161.77		$ (721.15)	$ 332.77
11/11/21	$721.15	11/01/21	$721.15	$ -				$ 721.15	$ 1,053.92
11/12/21				$ -	$559.38	$161.77		$ (721.15)	$ 332.77
12/10/21	$721.15	12/01/21	$721.15	$ -				$ 721.15	$ 1,053.92
12/13/21				$ -	$559.38	$161.77		$ (721.15)	$ 332.77
01/06/22	$721.15			$ 721.15				$ 721.15	$ 1,053.92
02/03/22	$721.83	01/01/22	$721.83	$ 721.15				$ 721.83	$ 1,775.75
02/04/22				$ 721.15	$559.38	$161.77		$ (721.15)	$ 1,054.60
03/15/22				$ 721.15	$559.38	$161.77		$ (721.15)	$ 333.45
03/18/22	$721.15	02/01/22	$721.83	$ 720.47				$ 721.15	$ 1,054.60
03/21/22				$ 720.47	$559.38	$161.77		$ (721.15)	$ 333.45
04/01/22	$721.83	03/01/22	$721.83	$ 720.47				$ 721.83	$ 1,055.28

04/04/22				$ 720.47	$559.38	$161.77		$ (721.15)	$ 334.13
05/12/22	$721.83	04/01/22	$721.83	$ 720.47				$ 721.83	$ 1,055.96
05/13/22				$ 720.47	$559.38	$161.77		$ (721.15)	$ 334.81
06/09/22	$721.15	05/01/22	$721.83	$ 719.79				$ 721.15	$ 1,055.96
06/10/22				$ 719.79	$559.38	$161.77		$ (721.15)	$ 334.81
07/07/22	$282.79	06/01/22	$721.83	$ 280.75				$ 282.79	$ 617.60
07/08/22				$ 280.75	$559.38	$162.45		$ (721.83)	$ (104.23)
08/04/22	$721.83	07/01/22	$721.83	$ 280.75				$ 721.83	$ 617.60
08/05/22				$ 280.75	$559.38	$162.45		$ (721.83)	$ (104.23)
09/15/22	$721.83	08/01/22	$721.83	$ 280.75				$ 721.83	$ 617.60
09/16/22				$ 280.75	$559.38	$162.45		$ (721.83)	$ (104.23)
10/13/22	$721.83	09/01/22	$721.83	$ 280.75				$ 721.83	$ 617.60
10/14/22				$ 280.75	$559.38	$162.45		$ (721.83)	$ (104.23)
11/09/22	$730.00	10/01/22	$721.83	$ 288.92				$ 730.00	$ 625.77
11/10/22				$ 288.92	$559.38	$162.45		$ (721.83)	$ (96.06)
12/30/22	$730.00	11/01/22	$721.83	$ 297.09				$ 730.00	$ 633.94
12/31/22				$ 297.09	$559.38	$162.45		$ (721.83)	$ (87.89)
02/02/23	$500.00	12/01/22	$728.65	$ 68.44				$ 500.00	$ 412.11
02/28/23	$250.00			$ 318.44				$ 250.00	$ 662.11
03/30/23	$300.00			$ 618.44				$ 300.00	$ 962.11
03/31/23				$ 618.44	$559.38	$169.27		$ (728.65)	$ 233.46
04/13/23	$730.00	01/01/23	$728.65	$ 619.79				$ 730.00	$ 963.46
04/14/23				$ 619.79	$559.38	$169.27		$ (728.65)	$ 234.81
05/17/23				$ 619.79	$559.38	$169.27		$ (728.65)	$ (493.84)
05/17/23				$ 619.79	$559.38	$169.27		$ (728.65)	$ (1,222.49)
05/18/23	$715.00	02/01/23	$728.65	$ 606.14				$ 715.00	$ (507.49)
05/19/23				$ 606.14	$559.38	$169.27		$ (728.65)	$ (1,236.14)
07/07/23	$728.65	03/01/23	$728.65	$ 606.14				$ 728.65	$ (507.49)
07/10/23				$ 606.14	$559.38	$169.27		$ (728.65)	$ (1,236.14)
08/04/23	$365.00	04/01/23	$728.65	$ 242.49				$ 365.00	$ (871.14)
08/07/23				$ 242.49	$559.38	$169.27		$ (728.65)	$ (1,599.79)
08/10/23	$366.00			$ 608.49				$ 366.00	$ (1,233.79)
09/15/23	$365.00	05/01/23	$728.65	$ 244.84				$ 365.00	$ (868.79)
09/18/23				$ 244.84	$559.38	$169.27		$ (728.65)	$ (1,597.44)
10/12/23	$730.00	06/01/23	$728.65	$ 246.19				$ 730.00	$ (867.44)
10/13/23				$ 246.19	$559.38	$169.27		$ (728.65)	$ (1,596.09)
11/09/23	$751.50	07/01/23	$728.65	$ 269.04				$ 751.50	$ (844.59)
11/10/23				$ 269.04	$559.38	$169.27		$ (728.65)	$ (1,573.24)
12/07/23	$751.50	08/01/23	$728.65	$ 291.89				$ 751.50	$ (821.74)
12/08/23				$ 291.89	$559.38	$169.27		$ (728.65)	$ (1,550.39)
01/04/24	$400.00			$ 691.89				$ 400.00	$ (1,150.39)
01/18/24	$352.00	09/01/23	$728.65	$ 315.24				$ 352.00	$ (798.39)
01/25/24				$ 315.24	$559.38	$169.27		$ (728.65)	$ (1,527.04)
02/15/24	$751.50	10/01/23	$728.65	$ 338.09				$ 751.50	$ (775.54)
02/16/24				$ 338.09	$559.38	$192.12		$ (751.50)	$ (1,527.04)
03/14/24	$751.50	11/01/23	$728.65	$ 360.94				$ 751.50	$ (775.54)
03/15/24				$ 360.94	$559.38	$192.12		$ (751.50)	$ (1,527.04)
04/11/24	$751.50	12/01/23	$751.50	$ 360.94				$ 751.50	$ (775.54)
04/12/24				$ 360.94	$559.38	$192.12		$ (751.50)	$ (1,527.04)
05/08/24	$650.00	01/01/24	$751.50	$ 259.44				$ 650.00	$ (877.04)
05/09/24				$ 259.44	$559.38	$192.12		$ (751.50)	$ (1,628.54)
06/06/24	$952.00	02/01/24	$751.50	$ 459.94				$ 952.00	$ (676.54)
06/07/24				$ 459.94	$559.38	$192.12		$ (751.50)	$ (1,428.04)
06/13/24	$247.85			$ 707.79				$ 247.85	$ (1,180.19)
06/20/24	$450.00	03/01/24	$751.50	$ 406.29				$ 450.00	$ (730.19)
06/20/24	$605.00	04/01/24	$751.50	$ 259.79				$ 605.00	$ (125.19)
06/26/24	$300.00			$ 559.79				$ 300.00	$ 174.81
06/27/24				$ 559.79			-$96.02	$ 96.02	$ 270.83
Move from pre				$ 559.79			-$288.96	$ 288.96	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79
				$ 559.79				$ -	$ 559.79